

<i>SERFF Tracking Number:</i>	<i>UNTD-126509254</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45953</i>
<i>Company Tracking Number:</i>	<i>659-GAQR-10</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Individual Retirement Annuity Rider</i>		
<i>Project Name/Number:</i>	<i>GIRA - Rider/659-GAQR-10</i>		

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Individual Retirement Annuity    SERFF Tr Num: UNTD-126509254    State: Arkansas

Rider

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-  
Closed    State Tr Num: 45953

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 659-GAQR-10

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Phyllis Gunter, Jake

Disposition Date: 06/17/2010

Curtiss, Lisa Lehan, Amy

Lawrenson, Shannon Taylor, Kyle

Smith, Mick Messbarger

Date Submitted: 06/15/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: GIRA - Rider

Project Number: 659-GAQR-10

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/17/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/17/2010

Created By: Jake Curtiss

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jake Curtiss

Filing Description:

June 15, 2010

NAIC ID No. 261-69868

NE ID No. 76860

SERFF Tracking Number: UNTD-126509254 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45953  
Company Tracking Number: 659-GAQR-10  
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Product Name: Individual Retirement Annuity Rider  
Project Name/Number: GIRA - Rider/659-GAQR-10

Arkansas Department of Insurance

Filing Type: Individual Retirement Annuity Rider  
Form Number: 659-GAQR-10

Dear Filing Analyst:

United of Omaha Life Insurance Company has updated its Individual Retirement Annuity Rider. Pursuant to changes in the tax code and related regulations, the previous approved IRA Rider (Form 659-GAQC-02, approved by your department on February 11, 2003), is being replaced by Form 659-GAQR-10.

Form 659-GAQR-10 is intended to be issued to all existing Group IRA certificate holders and with all new business for the following forms. This rider will be issued in conjunction with Form 507-GAQC-02 (approved by your department on February 11, 2003) and Form 251-GAQC-05 (approved by your department on June 23, 2005).

These forms are in final printed form and may be subject to change regarding paper stock, print style (not font size) and corporate logo. These forms are new and do not contain any provisions which we know to be controversial by industry or company standards.

Thank you for considering this amendment for approval. Because United has cases pending, your rapid review and response is greatly appreciated. In order to expedite your review process, should you have any questions please contact me at (800) 679-6019, ext. 4193, by fax at (402) 997-1901 or via e-mail at [jake.curtiss@mutualofomaha.com](mailto:jake.curtiss@mutualofomaha.com).

Sincerely,

Jake Curtiss  
Compliance Consultant  
Retirement Plans Division  
Mutual of Omaha

## Company and Contact

### Filing Contact Information

Jake Curtiss, Compliance Consultant	<a href="mailto:jake.curtiss@mutualofomaha.com">jake.curtiss@mutualofomaha.com</a>
Mutual of Omaha Plaza	402-351-4193 [Phone]
Omaha, NE 68175-0001	402-997-1901 [FAX]

### Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
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10 - Retirement Plans Division Group Code: 261 Company Type: Life Insurance  
Mutual of Omaha Plaza Group Name: State ID Number:  
Omaha, NE 68175 FEIN Number: 47-0322111  
(402) 351-6926 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$20.00	06/15/2010	37228018
United of Omaha Life Insurance Company	\$30.00	06/16/2010	37257371

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/17/2010	06/17/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	06/16/2010	06/16/2010	Jake Curtiss	06/16/2010	06/16/2010

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## Disposition

Disposition Date: 06/17/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Individual Retirement Annuity Rider		Yes

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## **Objection Letter**

Objection Letter Status      Pending Industry Response  
Objection Letter Date      06/16/2010  
Submitted Date      06/16/2010  
Respond By Date      07/16/2010

Dear Jake Curtiss,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$30.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/16/2010  
Submitted Date 06/16/2010

Dear Linda Bird,

### Comments:

### Response 1

Comments: Additional \$30.00 has been added to the EFT.

### Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$30.00 is received.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sorry for missing this on the original submission,  
Jake Curtiss

Sincerely,

Amy Lawrenson, Jake Curtiss, Kyle Smith, Lisa Lehan, Mick Messbarger, Phyllis Gunter, Shannon Taylor



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## Form Schedule

Lead Form Number: 659-GAQR-10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form 659-GAQR-10	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Individual Retirement Annuity Rider	Initial		0.000	Form 659-GAQR-10.pdf

## United of Omaha Life Insurance Company

### INDIVIDUAL RETIREMENT ANNUITY RIDER

This rider amends and is part of the Participation Certificate to which it is attached, and the following provisions apply in lieu of any provisions in the Participation Certificate to the contrary.

This rider is attached to and made a part of the Participation Certificate to qualify it as an Individual Retirement Annuity under the Internal Revenue Code of 1986, as amended (the "Code"). All references to Code sections are to those sections as they may be amended and/or renumbered from time to time. This rider replaces any Individual Retirement Annuity Rider previously issued. You may contact United of Omaha at 1-800-843-2455 to present inquiries or obtain information about this Rider and for assistance in resolving complaints.

### AMENDMENTS

#### A. Ownership

The Participation Certificate is established for the exclusive benefit of the owner and his or her beneficiaries. The owner of the Participation Certificate may exercise all rights under the Participation Certificate during his or her lifetime. The owner's rights to benefits under the Participation Certificate are nonforfeitable.

#### B. Assignments

The Participation Certificate may not be sold, assigned, discounted or pledged as collateral for a loan or as a security for the performance of an obligation. The Participation Certificate may not be transferred by the owner. To the extent permitted by law, benefits payable under this Participation Certificate will be exempt from the claims of creditors.

#### C. Contributions (also called purchase payments, premiums or deposits in the Participation Certificate)

1. Except in the case of a rollover contribution (as permitted by Internal Revenue Code sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16)) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in section 408(k), or as otherwise provided in this section, no contributions will be accepted unless they are in cash and are not in excess of \$5,000 for any taxable year beginning in 2008 and years thereafter. This limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code section 219(b)(5)(C). Such adjustments will be in multiples of \$500.
2. In the case of an owner who is age 50 or older, the annual cash contribution limit is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
3. In addition to the amounts described in paragraphs (1) and (2) above, an individual may make a repayment of a qualified reservist distribution described in Code section 72(t)(2)(G) during the two-year period beginning on the later of the day after the end of the active duty period or by August 17, 2008.
4. In addition, amounts may be transferred or contributed to this IRA pursuant to a specific designation in the Code, including future amendments thereto, that such contributions or transfers may be received by IRAs intending to qualify under section 408(b) thereof.
5. No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to section 408(p). Also, no transfer or rollover funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE plan, prior to the expiration of the two-year period beginning on the date the owner first participated in the employer's SIMPLE IRA plan.

#### D. Required Distribution

1. Notwithstanding any provision of this IRA to the contrary, the distribution of the owner's interest in the IRA shall be made in accordance with the requirements of Code section 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA, as determined under paragraph 3 of the **Distribution Upon Owner's Death** provision, must satisfy the requirements of Code section 408(a)(6) and the regulations thereunder, rather than paragraphs 2, 3 and 4 below and the **Distribution Upon Owner's Death** provision.

2. The entire interest of the individual for whose benefit the Participation Certificate is maintained will commence to be distributed no later than the first day of April following the calendar year in which such individual attains age 70½ (the “required beginning date”) over:
  - (a) the life of such individual or the lives of such individual and his or her designated beneficiary; or
  - (b) a period certain not extending beyond the life expectancy of such individual or the joint and last survivor expectancy of such individual and his or her designated beneficiary.

Payments must be made in periodic payments at intervals of no longer than one year and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of section 1.401(a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of section 1.401(a)(9)-6.

3. The distribution periods described in paragraph 2 above cannot exceed the periods specified in section 1.401(a)(9)-6 of the Income Tax Regulations.
4. The first required payment can be made as late as April 1 of the year following the year the owner attains age 70½ and must be the payment required for one payment interval. The second payment need not be made until the end of the next payment interval.

#### **E. Distribution Upon Owner’s Death**

1. ***Death On or After Required Distributions Commence.*** If the owner dies after required distributions commence, the remaining portion of his or her interest, if any, will continue to be distributed under the Participation Certificate option chosen.
2. ***Death Before Required Distributions Commence.*** If the owner dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:
  - (a) If the designated beneficiary is someone other than the owner’s surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the owner’s death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the owner’s death or, if elected, in accordance with paragraph (c) below.
  - (b) If the owner’s sole designated beneficiary is the owner’s surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the owner’s death (or by the end of the calendar year in which the owner would have attained age 70½, if later), over such spouse’s life or, if elected, in accordance with paragraph (c) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse’s death, over the spouse’s designated beneficiary’s remaining life expectancy determined using such beneficiary’s age as of his or her birthday in the year following the death of the spouse or, if elected, in accordance with paragraph (c) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the Participation Certificate option chosen.
  - (c) If there is no designated beneficiary, or if applicable by operation of paragraph (a) or (b) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the owner’s death (or of the spouse’s death in the case of the surviving spouse’s death before distributions are required to begin under paragraph (b) above).
  - (d) Life expectancy is determined using the Single Life Table in Q&A-1 of section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse’s remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary’s age in the year specified in paragraph (a) or (b) and reduced by 1 for each subsequent year.
3. The “interest” in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of section 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
4. For purposes of paragraphs 1 and 2 above, required distributions are considered to commence on the owner’s required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under paragraph 2(b) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis

(except for acceleration) under a Participation Certificate meeting the requirements of section 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.

5. If the sole designated beneficiary is the owner's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

**F. Alternative Method of Distribution**

An owner may satisfy the minimum distribution requirements under sections 408(a)(6) and 408(b)(3) of the Code by receiving a distribution from one IRA equal to the amount required to satisfy the minimum distribution requirements for two or more IRAs. For this purpose, the owner of two or more IRAs may use the alternative method described in Notice 88-38, 1988-1 C.B. 524. This method satisfies the minimum distribution requirements described above.

Nothing in this section F or sections D and E shall require an owner to take a distribution not required pursuant to Code section 401(a)(9)(H).

**G. Notice to Company**

The owner shall notify us of the reason for any partial or total withdrawal. The owner or beneficiary is solely responsible for determining that contributions and distributions under this Participation Certificate satisfy applicable tax requirements.

**H. Annual Report**

We will furnish annual calendar reports concerning the status of the Participation Certificate and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

**I. Amendment Right**

We may amend this rider as necessary to qualify the Participation Certificate as an Individual Retirement Annuity under the Internal Revenue Code of 1986, as amended, and applicable rules and regulations. Any such amendment may be made effective as of the issue date of the Participation Certificate and does not require the owner's or beneficiary's consent. We may make other amendments to this rider with the consent of the individual whose signature appears on the application or his or her beneficiary or beneficiaries. Such individual or beneficiary(ies) is deemed to have consented to any other amendment unless we are notified within 30 days of our mailing of such amendment that the individual does not consent.

DATED: February 19, 2010

United of Omaha Life Insurance Company



Corporate Secretary